

### Living situations of older people in Germany

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## DZA Fact Sheet

# Living Situations of Older People in Germany

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### Core statements

1. Life expectancy is rising. Women and men are living to an increasingly old age.
2. The proportion of older people in the population continues to grow.
3. Most older people live in a private household. The majority of those over 65 live together with a spouse. But the number of people living alone or in residential or long-term care homes is also increasing with age.
4. The participation rate for older employees has risen markedly.
5. The income of older women is below average. Just under one fifth of women are affected by poverty in old age.
6. Older people have the same level of life satisfaction as those who are younger.
7. Only a small minority of older people are in need of long-term care. But the number of those requiring care will continue to rise.
8. Volunteering is also widespread among older people. They are more often active in the social welfare area than younger people.

## I: Demographic Facts

Life expectancy is rising.

- Life expectancy for females born today is 82.8 years, for males 77.7 years.
- People in middle age and older people are also benefiting from increased further life expectancy. 65 year old women living today can expect to live a further 20.7 years and men of the same age a further 17.5 years. Some 20 years ago, this remaining life expectancy was approx. 18 and 14 years (GeroStat 2014a).

The proportion of older people in the population continues to grow (GeroStat 2014b):

- According to the Census 2011 the proportion of the population aged over 65 was 20.6 percent. The figure estimated for the year 2060 is 33.0 percent in case of slightly immigration and 31.7 percent in case of highly immigration (Tables 1, 2).
- In comparison, the proportion of those aged under 20 will fall from 18.5 percent (2011) to ca. 16.0 percent (2060).
- The proportion of the population aged over 80 (the very old) will rise from 5.3 percent (2011) to 13.1 percent in case of slightly immigration and to 12.3 percent in case of highly immigration (2060).

**Table 1: Population according to age groups, Germany  
(Results of Census of 9 May 2011)**

Age Group	Absolute	Percentage of Total Population
Under 20 year olds	14 817 097	18.5
Aged 20 – 64 years	48 874 840	60.9
Aged over 65 years	16 518 060	20.6
including:		
Aged over 50	32 844 333	40.9
Aged over 80	4 213 248	5.3
Total population	80 209 997	100.0

Data: Federal Statistical Office of Germany 2014a

**Table 2: Population Projection of Germany****Variant 1: Continuity in case of slightly immigration**

Year	Total Population	Under 20 years	Aged between 20 and 64	65 years and older	Including: 80 years and older
	in 1 000	as percentage			
2020	81 434	17.6	59.9	22.5	7.3
2030	79 230	17.5	55.0	27.5	7.8
2040	75 963	16.6	52.9	30.5	10.3
2050	71 902	15.9	52.5	31.6	13.6
2060	67 563	16.2	50.8	33.0	13.1

Data: GeroStat 2014b

13. Coordinated population projection by Federal Statistical Office of Germany.

Base year of calculation: 2013

Assumptions for variant 1 (G1-L1-W1) of projection:

Fertility rate: approximately constant total fertility rate of 1.4 children per woman (G1)

Life expectancy at birth 2060: moderate increase to 84.8 years for boys and 88.8 for girls (L1)

External migration: long-term migration balance of 100 000 persons (gradual increase from an annual surplus of 500 000 people as from 2014 to 100 000 in 2021, then constant, W1)

**Variant 2: Continuity in case of highly immigration**

Year	Total Population	Under 20 years	Aged between 20 and 64	65 years and older	Including: 80 years and older
	in 1 000	as percentage			
2020	81 953	17.6	60.0	22.4	7.2
2030	80 919	17.6	55.4	27.0	7.7
2040	78 906	16.8	53.6	29.6	9.9
2050	76 115	16.2	53.4	30.4	13.0
2060	73 079	16.4	51.9	31.7	12.3

Data: GeroStat 2014b

13. Coordinated population projection by Federal Statistical Office of Germany.

Base year of calculation: 2013

Assumptions for variant 1 (G1-L1-W1) of projection:

Fertility rate: approximately constant total fertility rate of 1.4 children per woman (G1)

Life expectancy at birth 2060: moderate increase to 84.8 years for boys and 88.8 for girls (L1)

External migration: long-term migration balance of 200 000 persons (gradual increase from an annual surplus of 500 000 people as from 2014 to 200 000 in 2021, then constant, W2)

## II: Living Arrangements

Most older people live in a private household. The majority live together with a spouse (GeroStat 2014c; Hoffmann 2013).

- 96.4 percent of those over 65 live in private households, only 3.6 percent are housed in communal settings such as residential or long-term care homes.
- This proportion increases with age: 10.0 percent of the very old (aged 80 and over) live in a communal setting (e.g. residential care facility). This applies more to women in this age group (12.5 percent) compared to 5.3 percent of men.
- 33.3 percent of 65 year olds living in private households live alone, i.e. in a one-person household. This applies significantly more to women with 44.7 percent than to men with 18.6 percent.
- Household forms do not indicate whether or not a person feels lonely: Focusing on the population aged 40 to 85 years, the German Ageing Survey (DEAS) cannot confirm social isolation in old age. Despite reductions in the size of family units, older people are still part of a complex system of mutual support between the generations. Although networks of personal relationships tend to become smaller in old age, there is no indication that older people have a stronger risk of social isolation. A clear majority (just under 80 percent) does not feel lonely at all or only rarely (Mahne & Motel-Klingebiel 2010; Tesch-Römer, Wiest, Wurm, & Huxhold 2013).

The number of older people living in houses or apartments that they own is above average in the general population.

- 50 percent of those over 65 compared to just 43 percent of the total population live in homes that they themselves own (Federal Statistical Office 2013).

According to a survey of senior households conducted in 2009 by the German Foundation for the Care of the Elderly (KDA), only around 5 percent of all senior households and only 8 percent of all senior households with a household member in need of care live in age-appropriate housing as defined by the KDA (Federal Institute for Research on Building, Urban Affairs and Spatial Development 2014).

### III: Support and Care

Only a small minority of older people are in need of long-term care. But the number of those in need of care is increasing and will continue to grow because of population ageing.

- At the end of 2013, the social long-term care insurance counted 2.48 million people drawing benefits. Of these, 0.74 million are cared for on a residential or institutional basis (around 30 percent) (Federal Health Ministry 2014).
- 71 percent of long-term care recipients are looked after at home, around two thirds solely by relatives. The remainder receive support from outpatient services (Federal Statistical Office 2015).
- The long-term care ratio (benefit recipients per 100 persons in a given age group) is for those aged 65-69, 3.0 percent, for the age group 75-79, 9.8 percent, and for those over 90, 64.4 percent (Federal Statistical Office 2015).

The prevalence of the need of long-term care (care recipients in relation to the overall population) has changed very little over the past few years. Clearly apparent is, however, an underlying increase in the prevalence of Care Level I. This means that care recipients remain longer at the lowest level because they are upgraded less often or later.

Because of demographic ageing and particularly the increase in life expectancy, the number of benefit recipients will continue to rise. The broadening of the catalogue of services planned in the Act to Strengthen Long-Term Care (PSG) to include dementia patients will contribute towards this increase. More recent projections that adequately reflect these factors are not yet available.

#### Dementia

Today there are some 1.5 million people in Germany suffering from dementia. About two thirds of these have Alzheimer's. This figure will increase to 3 million by 2050 unless major advances are made in treatment (German Alzheimer Society 2014).

Data on the number of people suffering from dementia are estimates. One of the reasons for this is that there is no biochemical marker for this disorder. Relatively complicated tests for symptoms are required. This calls for qualified specialised practitioners.

In Germany the number of dementia patients is estimated to rise to between 2.1 and 3.5 million by 2050. Nearly all the studies are based on comparable prevalence assumed to be constant over a projection period. The variations in results are explained by differing assumptions on the development of life expectancy. According to a study in Rostock, the continuing rise in life expectancy plays a decisive role in the increase in the number of dementia patients (Ziegler & Doblhammer 2010).

#### Employees in Long-Term Care

In 2013, 320 077 employees worked in a total of 12 745 ambulatory long-term care services (registered under Social Security Code [SGB] XI). Each care service was responsible on an average for 48 care patients. 685 447 people were employed in 13 030 long-term care homes (registered under [SGB] XI). Each care home looked after an average of 63 patients (Federal Statistical Office 2015).

The statistical figures for the school year cohort 2012/13 show 59 614 young people training in the sector Social and Health Services for jobs in care for the elderly (Federal Statistical Office 2014b).

#### IV: Employment, Income, Purchasing Power, Satisfaction

The labour force participation rate of older people of employable age has risen significantly.

- In 2012 the employment rate for those aged 55-64 was 61.5 percent. In 2000, it was still only 37.7 percent (Table 3).
- On an average, transition to retirement takes place at the age of 61 (Table 4).

Older women have a below average income. Just under one fifth of women are affected by poverty in old age (Federal Statistical Office 2014c).

- Women over 65 have an average net equivalent income of around 1 648 euros per month, men of the same age have 1 805. The net equivalent income considers the number of people in a household and their ages and can thus be compared regardless of the type of household.
- By way of comparison: the average net equivalent income of all women is 1 783 euros per month and for men 1 889 euros.

- The retired population draws its income primarily from public transfer payments. The largest component is accounted for by retirement benefits from the Statutory Pension Fund GRV (Table 5) and public service pensions. To this should be added social transfers like housing allowances, old age basic income support, long-term care benefits, pensions from the statutory accident insurance scheme and from the supplementary provision in the public service (Hoffmann & Romeu Gordo 2013).
- The rate for women aged 65 and over who are at risk of poverty is 16.6 percent and for men of the same age 13.3 percent. Of the overall population, 17.2 percent of all women face a risk of poverty and 14.9 percent of all men. (At risk of poverty rate: percentage of people living with less than 60 percent of median net equivalent income of total population).
- For 1.2 percent of those aged over 65 is social welfare their main income source (GeroStat 2014d).

**Table 3: Employment Rate\* of Population aged 55-64 years, Germany**

Year	2000	2002	2004	2006	2008	2010	2012
	37.7	38.9	41.4	48.1	53.8	57.7	61.5

Data: GeroStat 2014e

\* Proportion of the population of persons in employment in the same age group, expressed as a percentage

**Table 4: Average Age of Retirement 2013 (Statutory Pension Fund GRV)**

	Total	West Germany		East Germany	
		Men	Women	Men	Women
Type of pension		in years			
Total of pensions from insurance	61.3	61.6	61.4	60.9	59.9
Pension for reduced earning capacity	51.0	51.5	50.3	52.1	50.8
Old age pension	64.1	64.1	64.3	63.7	63.4

Data: German Pension Insurance Fund 2014a

**Table 5: Pensions in Payment and Average Amounts of Insured Persons' Pensions 2013 (Statutory Pension Insurance GRV)**

	Total	West Germany		East Germany	
		Men	Women	Men	Women
Pensions (number)	19 407 091	7 068 801	8 450 670	1 651 020	2 236 600
Average amount of pension paid (31.12.2013, € p.m.)	760	978	524	1 042	752

Data: German Statutory Pension Fund 2014b

**Consumption (purchasing power)**

According to a study by the German Institute for Economic Research (DIW), consumer spending by households made up of those aged 75 and over will increase by 89 billion euros by 2050. This is a 10 percent increase on 2003. These projections also show that in the year 2050, pensioner households will account for one third of consumer expenditure (in comparison to 23 percent in 2003) (Buslei 2007).

**Satisfaction**

Older people are just as satisfied with their life as younger people.

The German Ageing Survey (DEAS) records for the year 2008 that 62 percent of those aged 70-85 are highly satisfied with their life (Table 6). The figure for those aged 55-69 is 61 percent, and for those aged 40-54 is 56 percent (Tesch-Römer, Wiest, & Wurm 2010).

**Table 6: Life Satisfaction in the Years 1996, 2002 and 2008**

Age group		1996	2002	2008
		as percentage		
40-54 years	Rather low degree of life satisfaction	6.1	7.1	5.3
	Average degree of life satisfaction	37.8	35.1	39.0
	Rather high degree of life satisfaction	56.1	57.7	55.7
55-69 years	Rather low degree of life satisfaction	7.1	3.4	4.2
	Average degree of life satisfaction	36.0	30.2	34.9
	Rather high degree of life satisfaction	56.9	66.3	60.9
70-85 years	Rather low degree of life satisfaction	4.8	6.5	3.6
	Average degree of life satisfaction	36.9	34.5	34.2
	Rather high degree of life satisfaction	58.3	58.9	62.2

Data: German Ageing Survey (DEAS) 1996, 2002, 2008. weighted results (Tesch-Römer et al. 2010)



## V: Volunteering

Volunteering is a widespread activity among senior citizens in Germany.

- According to data from the German Volunteering Survey, in 2009, 36 percent of the population aged over 14 engaged in voluntary activity. This is the equivalent of some 23 million people.
- The volunteering quota differs according to age groups: in 2009, 36 percent of young people aged 14-19 were engaged in voluntary activity, 34 percent of those in the age group between 20 and 29 and 39 percent of the 30-39 year olds. The highest number is to be found among those aged between 40 and 49 and amounts to 42 percent. In 2009, 37 percent of those aged 50-59 and of those aged 60-69 volunteered. Among those aged 70 and over, the rate was 25 percent.
- Further differences can be noted between the sexes and between regions: More men (40 percent) than

women (32 percent) engaged in voluntary activity. In West Germany the volunteering quota was 37 percent and in East Germany (incl. Berlin) it was much lower at 31 percent.

Older people are more involved in voluntary work in the social welfare sector than younger people

- Voluntary activity takes place in various different areas of society (Table 7). The largest area for the total population is sport and exercise, followed by schools and kindergarten and churches and religion. Older people aged 60 and over are also often engaged in volunteering in the area of sport and exercise but more often in the social welfare sector and churches and religion. The lowest proportion can be found in the areas of justice and crime.

**Table 7: Volunteering according to Areas 2009**

Areas of volunteering	Volunteers as proportion of the population aged 14 and over	Volunteers as proportion of the population aged 60 and over
	as percentage	
Sport and exercise	10.1	6.7
Schools and kindergarten	6.9	1.9
Churches and religion	6.9	7.2
Social welfare	5.2	7.4
Culture and music	5.2	5.1
Leisure and socialising	4.6	4.6
Accident and rescue services, fire brigade	3.1	0.8
Environment, nature and animal protection	2.8	3.2
Politics and political advocacy	2.7	2.7
Extra-curricular youth work, education programmes for adults	2.6	1.3
Health sector	2.2	2.8
Other civil activities at place of residence	1.9	2.2
Professional advocacy outside the workplace	1.8	1.3
Justice and crime	0.7	0.6
Number of respondents	20 005	5 470

Data: German Volunteering Survey (FWS) 2009, weighted results, multiple answers are possible

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